



Important Information Regarding: Australian Bushfires

Issued: 09 January 2020

Background

As you will no doubt be aware, over the past few months Australia has been experiencing a national tragedy in the form of bushfires affecting the country which have spread across our states from New South Wales and Queensland all the way through to South Australia and Victoria.

Our thoughts go out to anyone who has lost their homes, lives, or livelihoods as a result of this catastrophic event as the devastating conditions continue to impact our entire nation.

If you have been directly affected and need medical assistance, please call our 24 hour emergency assistance team immediately on +61 2 8907 5592. We further urge you to pay close attention to local media and emergency services as well as following any instructions provided.

If you are planning to travel, we encourage you to contact your travel agent, airline or tour operator as soon as possible to discuss whether there have been any changes to your itinerary.

Policy Wording

If you have been directly affected by this event, there may be provision for you to claim for benefits provided by your travel insurance policy. Claims will be assessed in accordance with your Product Disclosure Statement and may vary depending on the type of policy you purchased.

Below are guidelines for claiming under your policy. If you have been impacted by this event, please submit your claim which will be assessed in accordance with the policy guidelines.

Claiming under your policy

- This event is to be considered as a 'Natural Disaster'.
- If you are directly affected due to this event, there is cover (up to the nominated policy sub limits) for reasonable Additional transport and accommodation expenses.
- If your pre-booked travel arrangements are cancelled, delayed or rescheduled, or if you are unable to proceed with your scheduled travel as a result of this event, you may be able to claim for cancellation or amendment of your journey. Please note costs to rearrange Your trip must not exceed the costs you would have incurred had you cancelled Your trip outright.
- You must take all reasonable steps to mitigate your out of pocket expenses and we encourage you to speak with your travel agent or transport provider as soon as possible to minimise these expenses.

To submit your claim, please remember:

- To keep all itemised receipts for additional purchases or costs incurred
- Where possible, please provide any documented evidence (eg articles, photographs, app screenshots) supporting your claim that you have been directly affected due to this event
- If relevant, obtain documentation from your travel provider confirming you have been directly affected
- The easiest way to lodge your claim will be online via: <https://claims.covermore.com.au/sgic>

Costs that are not covered by your policy

- Travel arrangements that have already been utilised



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TRAVEL INSURANCE

- Costs excluded or above the limits outlined in your PDS
- Costs that are incurred where your travel is not directly affected
- Where alternate travel is at a higher fare class than originally booked
- There is no cover available for claims where your need to claim had already been evident at the time your policy was purchased as this would no longer be considered as unforeseeable

Important general advice

This information must be read in conjunction with the Product Disclosure Statement (PDS) as certain terms, conditions, limits, and exclusions apply. These terms, conditions, limits and exclusions are detailed in the PDS and in particular we draw your attention to 'The Benefits' and 'General Exclusions' sections of the PDS.

Contact us

If you have any further enquiries, please contact our Customer Service team on 1300 305 790 between 8.00am and 7.00pm Monday to Friday (AEDT).